Exhibit 3

1-800-727-7000 Lessee (and C		nd Co-Lessee) - Name and Address	ase Agreement Lease Date: Ø4/3Ø/2Ø18): Lessor - Name and Address:				
Ford		S ANGELES	FORD OF MONTEBELLO 2747 VIA CAMPO MONTEBELLO CA 9Ø64Ø				
FURD CREDIT	70 al	to the same of	1 S (500)	0 X 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	129(
www.fordcredit.com	n MOT	OR CHEDIT COMPANY		- h	110	TWC	
		d Co-Lessee) agree to lease this		er" is _CAB_WEST_L the terms on the front ar		and its	
e WearCare Addendu	T. OB 1. 2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.			inaries called 200	agatis a m	NEW WAR	
ew/Used/Demo Mileag	of the following states	Year/Make/Model 2Ø18 FORD TRUCK	1 100 100	Vehicle ID #	The second	Vehicle Use	
EW 50		F-150 SERIES	(In the	1FTEW1CP9JKD21	143	PERSONAL	
. Amount Due At ease Signing or	2. Monthly	CALL SALVER STORY OF THE S	3. Other Ch	arges Your monthly payment)	4	I. Total of Payments The amount You will	
Delivery temized Below) *	Your first m	onthly payment of \$	Disposition	Fee (if You do	The state of the s	nave paid by the end	
payments of \$ 425.00 due day of each month. The total of Year		f \$ 425.00 due on the 3	Øth N/A	se the Vehicle)39	N/A	of the lease)	
		month. The total of Your monthly		प्राप्त - इ. प्राप्ता के	N/A		
6/50.00	6750.00 payments is \$ _15300.00		Total	\$ 100	95.00	22020.00	
		* Itemization of Amou	nt Due at Lease Sigr	ning or Delivery	postního do t	SI. DARAGE REPAIR	
5. Amounts Due At I			6. Hov	v the Amount Due At L	ease Signing o	or Delivery will be paid	
 a. Capitalized cost re- b. First monthly paym 		425.00	+95 TV7	um traint Equit. Plust	0.25 (6)	THE OWNER WINDS	
c. Refundable securit		N/A	a Net	trade-in allowance	(A) 2 (1) (a) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	N/A	
d. Title fees		mind where si	b. Ret	nates and noncash credi	ts	3750.00	
e. Registration fees	popular to a dis	629.ØØ 8.75	c. Amo	ount to be paid in cash		3000.00	
f. California tire fee	721 V 9014 V	Hi bas alagrav N/A	d. N/			N/A	
g. Acquisition Fee h. Upfront taxes		506.39 /		er de l'élement de l'	rantr .	1 10.85 00	
i. Electronic Vehicle F	Registration or		0.3 0.00	hyelike in a seri	Total \$_	6750.00	
Charge (not a gove	The second secon	29.00				1 -17(-1)	
j. Document Processing (k. TAX ON DOC I	Charge (not a gov	vernmental fee) 80.00	-			15.11.11	
I N/A	1100200211		ALI DUDY CONNEC		-		
11.74	The state of the s		THE STREET STREET				
m. N/A		N/A	AT THE RESERVE		and the same of th	TY WATER TO THE	
a. Gross capitalized or term (such as service). Capitalized cost reduces the gross ca	ost. The agree e contracts, ins duction. The a pitalized cost	7. Your monthly paym d upon value of the Vehicle (\$ urance, and any outstanding prior amount of any net trade-in allows	nent is determined as 43363.75) and r credit or lease balandance, rebate, noncasi	d any items You pay ove ce) (Itemized below)** n credit, or cash that Yo	er the lease	\$ 44288.75 5063.86	
Gross capitalized of term (such as service). Capitalized cost recreduces the gross cale Adjusted capitalized. Residual value. The Depreciation and at for other items paid of Rent charge. The art. Total of base month. Lease payments. The Base monthly paym	post. The agree e contracts, ins duction. The a pitalized cost d cost. The am value of the V ny amortized over the lease nount charged ally payments, are number of pent	7. Your monthly paymed upon value of the Vehicle (\$\frac{1}{2}\] urance, and any outstanding prior amount of any net trade-in allows the count used in calculating Your base ehicle at the end of the lease use amounts. The amount charged feterm in addition to the depreciation and The depreciation and any amortizal ayments in Your lease	nent is determined as 43363.75) an r credit or lease balan ance, rebate, noncast se monthly payment ad in calculating Your or the Vehicle's declind any amortized amouzed amounts plus the	d any items You pay over ce) (Itemized below)** oredit, or cash that You base monthly payment e in value through normal	or the lease ou pay that all use and all use and all use and	\$ 44288.75	
Gross capitalized coterm (such as service Capitalized cost recreduces the gross cale Adjusted capitalized capitalized. Residual value. The Depreciation and an or other items paid of Rent charge. The art Total of base month! Lease payments. The Base monthly paym Monthly sales / use. Total monthly paym	post. The agree e contracts, ins duction. The a pipitalized cost d cost. The am value of the Vny amortized over the lease mount charged ally payments, he number of pient tax.	7. Your monthly paymed upon value of the Vehicle (\$ urance, and any outstanding prior amount of any net trade-in allowate in calculating Your basehicle at the end of the lease use amounts. The amount charged feterm in addition to the depreciation and The depreciation and any amortizal ayments in Your lease	nent is determined as 43363.75) and an or credit or lease baland ance, rebate, noncast seemonthly payment and in calculating Your or the Vehicle's declined any amortized amounts plus the	d any items You pay over ce) (Itemized below)** o credit, or cash that You base monthly payment e in value through normal unts rent charge	or the lease ou pay that all use and all use and all use and	\$ 44288.75 5063.86 39224.89 27901.50 11323.39 2585.57 13908.96 36 386.36 38.64 \$ 425.00	
Gross capitalized coterm (such as service Capitalized cost recorded reduces the gross cate Adjusted capitalized. Residual value. The Depreciation and air for other items paid Rent charge. The arrotal of base month. Lease payments. The Base monthly paym Monthly sales / use. Total monthly paym Lease term in month.	ost. The agree e contracts, ins duction. The a pitalized cost d cost. The am value of the V my amortized over the lease mount charged only payments, he number of prent tax	7. Your monthly paymed upon value of the Vehicle (\$ urance, and any outstanding prior amount of any net trade-in allowate the control of the lease use amounts. The amount charged feterm in addition to the depreciation and The depreciation and any amortizal and the series of the ser	nent is determined as 43363.75) and redit or lease baland ance, rebate, noncastive in calculating Your or the Vehicle's declined any amortized amounts plus the	d any items You pay over ce) (Itemized below)** a credit, or cash that You base monthly payment e in value through normalists. The control of the control	er the lease ou pay that and use and and and and and and and and and and and and and and and and and and and and and and and and and and and and	\$ 44288.75 5063.86 39224.89 27901.50 11323.39 2585.57 13908.96 36 386.36 38.64 425.00	
a. Gross capitalized coterm (such as service). Capitalized cost recreduces the gross cas. Adjusted capitalized. Residual value. The e. Depreciation and an for other items paid of the company. The arg. Total of base month. Lease payments. Tr. Base monthly paym. Monthly sales / use of the control of the con	ost. The agree e contracts, ins duction. The a pitalized cost d cost. The an value of the V hy amortized cover the lease mount charged hily payments. He number of prent tax he.	7. Your monthly paymed upon value of the Vehicle (\$ urance, and any outstanding prior amount of any net trade-in allowate in calculating Your basehicle at the end of the lease use amounts. The amount charged feterm in addition to the depreciation and The depreciation and any amortizal ayments in Your lease	nent is determined as 43363.75) and received or lease baland ance, rebate, noncasing the control of the contro	shown below: d any items You pay over ce) (Itemized below)** h credit, or cash that You base monthly payment e in value through norm unts rent charge	er the lease ou pay that all use and	\$ 44288.75 - 5063.86 - 39224.89 - 27901.50 - 11323.39 - 2585.57 - 13908.96 - 36 - 386.36 - 38.64 - 425.00 - 36	
a. Gross capitalized coterm (such as service). Capitalized cost recreduces the gross capitalized cost recreduces the gross capitalized. The service of the comment of the c	post. The agree e contracts, ins duction. The a pitalized cost d cost. The an value of the V nover the lease mount charged by payments. The number of pitalized payments are number of pitalized point tax in the contract of the V nover the lease of the view of the V nover the lease of the view of the V nover the lease of the V nover the lease of the V nover the V nover the view of the V nover the V no	7. Your monthly paymed upon value of the Vehicle (\$ urance, and any outstanding prior amount of any net trade-in allowate included in calculating. Your base dehicle at the end of the lease use amounts. The amount charged feterm in addition to the depreciation and The depreciation and any amortizaryments in Your lease. To pay a substantial charge if You when the lease is terminated. The be charged for excessive wear base to Lessor \$0. 20 per mile and the scheduled end of this lease, and N/A miles, less are early, exercise any purchase oper terms.	nent is determined as 43363.75) and ance, rebate, noncasion ance, rebate, noncasion ance, rebate, noncasion and ance, rebate, noncasion and ance, rebate, noncasion and and ance, rebate, and	d any items You pay over ce) (Itemized below)** to credit, or cash that You base monthly payment e in value through normal use the lease, the greater that for normal use. At the series of	up to several is charge is like scheduled end continues shown on times. unused mile for ill not receive and 1.00.	\$ 44288.75 - 5063.86 - 39224.89 - 27901.50 - 11323.39 - 2585.57 - 13908.96 - 36 - 38.64 - \$ 425.00 - 36 - 445.00 - 36 - 4thousand dollars ely to be: - of this lease, unless You the odometer. See Item - of the odometer. Se	
Gross capitalized coterm (such as service). Capitalized cost recreduces the gross cale adjusted capitalized. Adjusted capitalized. Residual value. The Depreciation and all for other items paid of Rent charge. The arrotal of base month. Lease payments. The Base monthly sales / use. Total monthly sales / use. Total monthly paym Monthly sales / use. Total monthly paym Lease term in month Early Termination. You The actual charge with a such as the Vehicle, 122 and 26 on back and 9. Extra Mileage Optimiles between destroyed, if You terming the service of the process of the position option to purchase the his lease term if You at and default charge at and default charge.	post. The agree e contracts, ins duction. The a pitalized cost of the variety of variety	7. Your monthly paymed upon value of the Vehicle (\$	nent is determined as 43363.75) and an or credit or lease baland ance, rebate, noncasing the control of the Vehicle's declination of the vehicle o	d any items You pay over ce) (Itemized below)** n credit, or cash that You base monthly payment e in value through normal unts rent charge Ty. The charge may be be lease, the greater that for normal use. At the same of the company of the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the credit is less than Sames is Your lease end the plus a purchase option and the pl	up to several finance res	\$ 44288.75 - 5063.86 - 39224.89 - 27901.50 - 11323.39 - 2585.57 - 13908.96 - 36 - 38.64 - \$ 425.00 - 36 thousand dollars. ely to be. of this lease, unless You the odometer. See Item of the vehicle in the Vehicle in price. You have the composibilities, warranties	
a. Gross capitalized coterm (such as service). Capitalized cost recreduces the gross capitalized cost recreduces the gross capitalized. The service of the comment of the c	post. The agree e contracts, ins duction. The a pitalized cost of the variety of variety	7. Your monthly paymed upon value of the Vehicle (\$	nent is determined as 43363.75) and an or credit or lease baland ance, rebate, noncasing the control of the Vehicle's declination of the vehicle o	d any items You pay over ce) (Itemized below)** to credit, or cash that You base monthly payment e in value through normal use the lease, the greater that for normal use. At the series of	up to several finance res	\$ 44288.75 - 5063.86 - 39224.89 - 27901.50 - 11323.39 - 2585.57 - 13908.96 - 36 - 36.36 - 38.64 - \$ 425.00 - 36 thousand dollars. ely to be. of this lease, unless You the odometer. See Item or the number of unuse by credit if the Vehicle in price. You have the componsibilities, warranties.	
a. Gross capitalized of term (such as service). Capitalized cost reconstruction and an area of the construction and area of the construction area of the construction and area of the construction area of	post. The agree e contracts, ins duction. The a pitalized cost d cost. The and value of the V one the lease mount charged ally payments. The analyse of the vent that we will depend on the vent that we will be vent that we will be vent that we will be vent to the vent that we will be vent that we	7. Your monthly paymed upon value of the Vehicle (\$	nent is determined as 43363.75) and arce, rebate, noncasion ance, rebate, noncasion ance, rebate, noncasion and arce, rebate, noncasion and arce, rebate, noncasion and and arce arce and arce and arce arce and arce arce arce and arce arce arce and arce arce arce arce arce arce arce arce	d any items You pay over ce) (Itemized below)** to credit, or cash that You base monthly payment e in value through normal to the control of	up to several is charge is like scheduled end continues shown on times. unused mile fo ll not receive and 1.00.	\$ 44288.75 - 5063.86 - 39224.89 - 27901.50 - 11323.39 - 2585.57 - 13908.96 - 36.36 - 38.64 - \$ 425.00 - 36 - thousand dollars ely to be. of this lease, unless You the odometer. See Item or the number of unuser by credit if the Vehicle ion price. You have the 250.00 - at the end of the vehicle of th	
Gross capitalized of term (such as service). Capitalized cost recorduces the gross called the capitalized. Residual value. The Depreciation and at for other items paid of Rent charge. The arr. Total of base monthly paym Monthly sales / use. Total monthly paym Monthly sales / use. Total monthly paym. Lease term in the paym. Lease term if you applied to purchase the his lease term if you applied to purchase the his lease term if you applied at the Time of the paym. Lease term in the paym. Lease term in the payment of the purchase the his lease term if you applied at the Time of the payment of the	ost. The agree e contracts, ins duction. The applications of the very spiritalized cost of cost. The am value of the very spiritalized cost over the lease mount charged ally payments, are number of prent tax in the cost of the very spiritalized on the very spiritalized o	7. Your monthly paym d upon value of the Vehicle (\$	sent is determined as 43363.75) and ance, rebate, noncasing the result of lease balant ance, rebate, noncasing the result of the Vehicle's declined and amounts of the Vehicle's declined and amounts plus the result of the vehicle's declined and amounts plus the result of the earlier You end the asset on our standards are for each mile in excession and the purchase option are in default or us official fees and the purchase option price attion on early termination and action on early termination and the purchase option price attion on early termination and the purchase option price attion on early termination and the purchase option price attion on early termination and the purchase option price attion on early termination and the purchase option price attion on early termination and the purchase option price attion on early termination and the purchase option price attions on early termination and the purchase option price attions are purchased to the purchase option price attions and the purchase option price attions are purchased to the purchase option price attions are purchased to the purchase option price attions are purchased to the purcha	d any items You pay over ce) (Itemized below)** to credit, or cash that You base monthly payment e in value through normal use. At the start of the credit of \$0. N/A per under this lease, you with the credit is less than \$1.528 reaches a your lease end to on, purchase option and Value of V/A at the Add to the Vehicle the Lease	up to several is charge is like scheduled end comiles shown on times. unused mile for ill not receive and 1.00. I purchase optin fee of \$	\$ 44288.75 - 5063.86 - 39224.89 - 27901.50 - 11323.39 - 2585.57 - 13908.96 - 36 - 38.64 - \$ 425.00 - 36 - 36 - 4425.00 - 4425.00 - 442	
Gross capitalized coterm (such as service). Capitalized cost recreduces the gross called the comment of the com	post. The agree e contracts, ins duction. The applications of the value of the valu	7. Your monthly paymed upon value of the Vehicle (\$	sent is determined as 43363.75) and rediction lease baland ance, rebate, noncasing the sent of the vehicle's declinated in calculating Your or the Vehicle's declinated and amounts plus the dearlier You and the sear of the earlier You and the sear of the earlier You and the sear of the earlier You will receive a creen yamounts You owe obtain, are in default or us official fees and the purchase option price at one early termination on early termination of early termin	d any items You pay over ce) (Itemized below)** n credit, or cash that You base monthly payment e in value through normal unts arent charge Ty. The charge may be the lease, the greater that for normal use. At the series wear and use tendit of \$0. N/A per under this lease. You with the credit is lease than \$1.00 miles than \$1.0	up to several is charge is like scheduled end coniles shown on times. unused mile foil not receive an interest and intere	\$ 44288.75 - 5063.86 - 39224.89 - 27901.50 - 11323.39 - 2585.57 - 13908.96 - 36 - 38.64 - 425.00 - 36 - 36 - 425.00 - 36 - 400 - 36 -	
a. Gross capitalized of term (such as service). Capitalized cost recently continued to continue the continued to continue the continue the continued to continue the continue	post. The agree e contracts, ins duction. The applications of the value of the valu	7. Your monthly paymed upon value of the Vehicle (\$	sent is determined as 43363.75) and an or credit or lease baland ance, rebate, noncasing the control of the Vehicle's declination of the earlier You end the asset on our standards a for each mile in excess lease for additional you will receive a cremounts. You will receive a cremount of the purchase option prices of the purchase option prices and the purchase option prices. Agreed Upon Lessor Agree After Signing the Agreed Upon Cle Agreed Upon Cle Agreed Upon Cle Agreed Upon Agreed Upon Agreed Upon Agreed Upon Cle Agreed Upon Agreed Upon Cle Agreed Upon Ag	d any items You pay over ce) (Itemized below)** n credit, or cash that You base monthly payment e in value through normal unts arent charge Ty. The charge may be the lease, the greater that for normal use. At the series wear and use tendit of \$0. N/A per under this lease. You with the credit is lease than \$1.00 miles than \$1.0	up to several is charge is like scheduled end coniles shown on times. unused mile for ill not receive an 1.00. Agreed Upon Lessor Agree After Signing + \$ Agreed Upon Agreed	\$ 44288.75 - 5063.86 - 39224.89 - 27901.50 - 11323.39 - 2585.57 - 13908.96 - 36 - 36 - 38.64 - \$ 425.00 - 36 - 36 - 36 - 425.00 - 36 - 36 - 36 - 36 - 425.00 - 36 - 36 - 36 - 36 - 36 - 38 - 425.00 - 36 - 36 - 36 - 38 - 425.00 - 36 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 425.00 - 36 - 38 - 38 - 425.00 - 36 - 38 - 38 - 38 - 38 - 38 - 38 - 38 - 38	

I. Lease term Another; 2		full record to the real of the last of the		The Management of the	JUST A MARK SPECIAL STREET	10.76103511531531	All and the left the between trace	Page ID #:7
Early Termination. You may The actual charge will depe	nd on	when the lease is term	ninated. The ea	rlier You end t	he lease the greater thi	is charge	ie likely to be	
8. Excess Wear and Use. Yo purchase the Vehicle, You mu 22 and 26 on back and the W 9. Extra Mileage Option Cre	ou may ist pay earCard	be charged for excessing to Lessor \$0. 20 Addendum if it is attache scheduled end of the	ve wear based on the per mile for eached to this lease.	on our standard ach mile in exce se for additional	s for normal use. At the sess of 31528 mexcess wear and use teredit of \$0.000	scheduled niles shov rms.	end of this lease, unless You	
miles betweenN/A_ destroyed, if You terminate You 10. Purchase Option at End option to purchase the Vehicle this lease term if You are not Other Important Terms. See You	our leas	nd N/A mile early, exercise any puse Ferm \$ 27901.! party designated by Ho	es, less any am urchase option, a 50 plus off older for the pure	ounts You owe are in default or icial fees and chase option pr	under this lease. You wi the credit is less than \$ taxes is Your lease end ice plus a purchase option	II not rece 1.00. I purchas In fee of \$	e option price. You have the	
late and default charges, insu	ance, a	nd any security interest	ts, if applicable.	Seman.	in the second and the		Antient (Caseus) son	
Agreed Upon Value of the Vehi Equipped at the Time of Signin Lease	cle As	Agreed Upon Value of Lessor Agrees to Add to After Signing the Lease	o the Vehicle	Agreed Upor	n Value oN/A es to Add to the Vehicle	Agreed Lessor	Upon Value of V/A Agrees to Add to the Vehicle gning the Lease	
\$ 43363.75 Agreed Upon Value of N/A		+ \$ N/A Agreed Upon Value of	V/A	1+\$		+\$	N/A Upon Value oN/A	A
Lessor Agrees to Add to the Veh After Signing the Lease + \$ N/A	icle	Lessor Agrees to Add to After Signing the Lease	o the Vehicle	Lessor Agree After Signing	es to Add to the Vehicle the Lease	Lessor	Agrees to Add to the Vehicle gning the Lease	
Sales/Use Tax & Other	Title I			+ \$	N/A Lessor Services	+ \$	N/A Acquisition Fee	
Applicable Taxes + \$ N/A	+ \$2	N/A	Registration	Fees N/A	+\$ N/A	1	+s 645.00	
Document Processing Charge (not a governmental fee)		anding Prior Credit or Balance	WearCare	12 (1) (4)	Agreed Upon Value		Agreed Upon Value	
+\$N/A	+\$_	N/A	+ \$	N/A	of N/A +\$ N/A		of N/A + \$ N/A	B.N.
Electronic Vehicle Registration or Transfer Charge (not governmental fee)	ALA		N/A	of Davis Nic	-	uī n	Total Gross Capitalized Cost	
12. WARRANTY The Vehicle i	+ \$_	280.00	+\$	N/Athoretical	+ \$ N/A	201	= \$ 44288 . 75	
Standard new vehicle war manufacturer or distributo N/A N/A If the Vehicle is of a type norr or the Vehicle's manufactur contract covering the Vehicle	nally user, extended	Vehicle. led for personal use are ands a written warran 90 days from the date	ty or service of this lease.	See the Arbi agreement to Buyer Signs Co-Buyer Sig 16. LESSOR	tration provision for any arbitrate. X X SERVICES N/A	additiona S@A	on and not by a court action. Information concerning the	
You get implied warranties of purpose covering the Vehicle there are no such implied wa state law.	merch: Others	antability and fitness for vise. You understand a	or a particular	17. LATE PA	on back)N/A YMENTS You will pay a within 10 days after it is	a late chai	ge on each payment that is e charge is 7.5% of the full	
13. OFFICIAL FEES AND TAX The estimated total amount you tion, title and taxes over the te payment or assessed otherwis higher or lower depending on the	will parm of Yes. The a	y for official and license our lease, whether inclu actual total of fees and tes in effect or the value	fees, registra- uded with Your taxes may be	amount of the 18. VEHICLE this lease. Thi You, and Hol	s scheduled payment or \$ INSURANCE MINIMUM: s insurance must be accepted with (a) comprehen	S. You mi ptable to F sive fire	ichever is less. ust insure the Vehicle during finance Company and protect and theft insurance with a	
property at the time a fee or ta. 14. This lease contract language initialed by Spanish Korean	was	negotiated prima	rily in the	with a <u>maxim</u> with <u>minimum</u> any one pers	um deductible of \$1,000; Ilimits for bodily injury or	and (c) a death of	collision and upset insurance automobile liability insurance \$ 15000 00 for for any one accident, and	
19. Description of Vehicle N∠ or Other Property Trade-li	A 1: Yea	r/Make/Model or Other	Property Descr	Agree	ed Upon Gross Value: tem 6, above, for net trad		1/A	
	1/ =		200		er accept, for fiel tide	- 11 allow	and i	
1/A	, /r-	m m	() (\$. = ===	3_ (i)			(1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 =	
Trade-In, Turn-In and other Ind By: X	vidualiz		essee	ву: Х І/А	1		Co-Lessee	
		SIGNATU	IRES AND IN			SPISSES		
You specifically waive the California law does not provide because You change Your minwith the agreement of the Less You have the right action.	for a " d, deci	THE cooling off" or other of ded the Vehicle costs or legal cause, such a	RE IS NO COO cancellation per too much, or v	LING OFF PEF riod for Vehicle wish You had	RIOD e leases. Therefore, You acquired a different Vel	cannot la	ater cancel this lease simply may cancel this lease only	
results from an incomplete app	olicatio	n or from incorrect inf	and of any payi formation provi	ments made if ded by You.	the credit application in the vehicle. There is no oth	is not ap	proved, unless nonapproval	
essee:Co-LesseeN/A		_11	By: X		Ho Sarche	Title:		
YOU ACKNOWLEDGE T THE REVERSE SIDE OF	HAT Y	ONTRACT	AND AGRE	EE TO BE I	BOUND BY THE A	RBITRA	ATION PROVISION ON	

Electronic Vehicle Registration or Transfer Charge (not governmental fee)	ALARM	N/A		N/A	Total Gross Capitalized Cost		
+ \$ N/A	+\$280.00	+\$	N/A	+\$ N/A	= \$ 44288.75		
12. WARRANTY The Vehicle is Standard new vehicle war manufacturer or distributor N/A N/A If the Vehicle is of a type now	ranty provided by the of the Vehicle.	=	the Arbitra resolve an See the A agreement Buyer Sign	tion provision on the reverse si y dispute by neutral, binding art	pelow You agree that, pursuant to dide of this lease, You or we may oitration and not by a court action itional information concerning the		
If the Vehicle is of a type normally used for personal use and the Lessor, or the Vehicle's manufacturer, extends a written warranty or service contract covering the Vehicle within 90 days from the date of this lease, You get implied warrantles of merchantability and fitness for a particular purpose covering the Vehicle. Otherwise, You understand and agree that there are no such implied warrantles, except as otherwise required by			16. LESSOR SERVICES N/A (See Item 21 on back)N/A				
state law. 13. OFFICIAL FEES AND TAX	FS c 3830.18	and the s		ed within 10 days after it is du the scheduled payment or \$50.0	e. The charge is 7.5% of the ful 00 whichever is less.		
The estimated total amount You tion, title and taxes over the ter payment or assessed otherwise higher or lower depending on the property at the time a fee or tax. 14. This lease contract language initialed by Spanish	will pay for official and lice m of Your lease, whether in a. The actual total of fees a e tax rates in effect or the v k is assessed.	nse fees, registra- ncluded with Your and taxes may be alue of the leased marily in the English	this lease. You and it maximum of with a maxwith minim any one p	This insurance must be acceptable of the with (a) comprehensive deductible amount of \$1,000; and imum deductible of \$1,000; and um limits for bodily injury or dea	ou must insure the Vehicle during le to Finance Company and protect fire and theft insurance with a d (b) collision, and upset insurance d (c) automobile liability insurance the first 150/00 and for any one accident, and		
19. Description of Vehicle N∠ or Other Property Trade-Ir			Ag	reed Upon Gross Value:	- N/A		
Trade-In, Turn-In and other Indi	vidualized Agreements		ву: Х 1/А	*			
ву: 🔨		Lessee	by. <u>Ма/ м</u>		Co-Lessee		
	SIGNA	TURES AND I	MPORTAN	IT NOTICES			
You specifically waive th	e right to keep any reside	ence address con	fidential as	granted by Section 1808.21 of	the California Vehicle Code.		
ecause You change Your min vith the agreement of the Less You have the right to return th	for a "cooling off" or other d, decided the Vehicle co for or for legal cause, suc e Vehicle, and receive a	sts too much, or h as fraud. refund of any pay	riod for Vehi wish You ha	cle leases. Therefore, You can d acquired a different Vehicle	nnot later cancel this lease simp . You may cancel this lease or of approved, unless nonapprov		
lodification: This lease sets for	dication or from incorrect	information prov Lessor and You for	the lease of	the Vehicle. There is no other a	greement Any change in this leas		
must be in writing essee:	and signed by You and Fir	nance Company. By:	0054	allo Sanches Tit	le:		
o-LesseeN/A		Bv:)	(i/A:	(1) =	lèl/A		
OU ACKNOWLEDGE THE REVERSE SIDE OF	HAT YOU HAVE REA			BOUND BY THE ARB	ITRATION PROVISION O		
Do not sign this lease befor ease; (3) Warning - Unless a crovided by this lease.	e You read it or if it conta charge is included in this	7	and the latest have		a completely filled in copy of the payment for that coverage is n		
copy of this lea	ou have been given sise at the time You s		signment	of this lease by the Less	sor to Holder and a filled-		
o-LesseeN/A		By: 2	GIA	Till	(e;		
essor and Lessee are hereby not	ssigns it to Holder under th	ed to QI Exchange, his Vehicle at lease he terms of the fina	ance or leas	as Holder's qualified intermedia e plan agreement between Les	lel /A ary, its rights (but not its obligation sor and Finance Company unles		
essor: FORD OF MONTEREL C 19002-P (FEB 15)	A.V	By: <u>)</u>	()	Titl	PIGR		
evious editions may NOT be use		E PLY 3 - Co	D-LESSEE/	GUARANTOR COPY PL	Y 4 - LESSOR		

VEHICLE MAINTENANCE, INSURANCE AND USE

- 20. VEHICLE USE AND SUBLEASING You will not use, or permit others to use the Vehicle (a) in violation of any law, (b) contrary to the provisions of any insurance policies covering the Vehicle, (c) outside the state where first titled or registered for more than 30 days without Finance Company's written consent, (d) outside the United States, except for less than 30 days in Canada or Mexico or (e) as a private or public carrier. You will keep this lease and Vehicle free of all liens and encumbrances. You will not assign or sublease any interest in the Vehicle or lease without Finance Company's written consent.
- 21. VEHICLE MAINTENANCE AND OPERATING COSTS Proper Vehicle maintenance is Your responsibility. You must maintain and service the Vehicle at Your own expense, using materials that meet the manufacturer's specifications. This includes following the owner's manual and maintenance schedule, documenting maintenance performed, and making all needed repairs. You are also responsible for all operating costs such as gas and oil. Lessor will provide the service(s), if any, identified in the Lessor Services section under the terms of a separate agreement. The manufacturer will invalidate warranty coverage on parts affected by a failure to maintain the Vehicle as required by the manufacturer. (See Lessor Services, Item 16, on the front of this lease)
- 22. DAMAGE REPAIR You are responsible for repairs of All Damage which are not a result of normal wear and use. These repairs include, but are not limited to, those necessary to return the Vehicle to its pre-accident condition, including repairs to Exterior Sheet Metal, Plastic Components, and to Vehicle Safety Systems, including air bag, seat belt and bumper system components. Replacement of Sheet Metal must be made with Original Equipment Manufacturer Sheet Metal. All other repairs must be made with Original Equipment Manufacturer parts. Discuss this requirement with Your insurance company prior to signing a collision repair estimate or before authorizing any collision repair work.

If You have not had the repairs made before the Vehicle is returned at the scheduled end of this lease, You will pay the estimated costs of such repairs, even if the repairs are not made prior to Holder's sale of the Vehicle.

- 23. VEHICLE INSURANCE If the state in which You title/register the Vehicle establishes or changes the minimum automobile liability insurance limits greater than those listed on the front of this lease in Section 18, "Vehicle Insurance Minimums," for bodily injury or death and property damage insurance, You must insure the Vehicle and the Holder at the higher minimum limits established by the state. These amounts may not be sufficient to cover all Your liabilities. You may wish to consult Your Winsurance advisor about obtaining additional coverage. You will list the loss payee and additional insured as requested by Lessor. You must give Finance Company evidence of this insurance.
 - You authorize Finance Company, on Your behalf, to receive and endorse checks or drafts, and settle or release any claim under the insurance related to Holder's ownership of the Vehicle. You also assign to Holder any other insurance proceeds related to this lease or Holder's interest in the Vehicle.

If You or Finance Company obtain a refund for amounts paid to third parties for insurance, service contracts, or any other amount paid to a third party included in the Gross Capitalized Cost of this lease, You must pay to the Holder the entire amount of the refund and You authorize the Holder to subtract the refund from the amount You owe under this

LESSOR IS NOT PROVIDING VEHICLE ATTRIBUTE TO A STREET THE PROVIDING VEHICLE ATTRIBUTE OF LIABILITY INSURANCE ATTRIBUTE OF LIABILITY INSURANCE ATTRIBUTE.

If you title/register the Vehicle in, or change the garage location of the Vehicle to a state where Finance Company has established minimum automobile liability insurance limits greater than those listed on the front of this lease for bodily injury or death and property damage insurance, You must insure the Vehicle and the Holder at the higher minimum limits established by Finance Company.

ratifica - a on -

ENDING YOUR LEASE

- 24. TERMINATION This lease will terminate (end) upon (a) the end of the term of this lease, (b) the return of the Vehicle to Lessor or another place designated by Finance Company, and (c) the payment by You of all amounts owed under this lease. Finance Company may cancel this lease if You default.
- 25. RETURN OF VEHICLE If You do not buy the Vehicle at lease end, You must return it to Lessor unless Finance Company designates another place. Upon return of the Vehicle, You must pay the Disposition Fee shown on the front of the lease in Section 3, "Other Charges." If, upon termination of the lease, You enter into a lease agreement or retail installment contract for a new vehicle which is assigned to or administered by Finance Company, You will not be required to pay the Disposition Fee. If You fail to return the Vehicle, You must continue to pay the monthly payments plus other damages to Finance Company, including amounts payable under default. Payment of these amounts will not allow You to keep the Vehicle.
- 26. STANDARDS FOR EXCESS WEAR AND USE You are responsible for all repairs to the Vehicle that are not the result of normal wear and use. These repairs include, but are not limited to those necessary to repair or replace: (a) Tires that have sidewall damage/plugs, exposed cords/belts, or are unmatched for Vehicle or unsafe; (b) Electrical or Mechanical defects or malfunctions; (c) Glass, Paint, Body Panels, Trim and Grill Work that are broken, mismatched, chipped, scratched, pitted, cracked, or if applicable, dented; (d) Interior rips, stains, burns or damaged areas; (e) Replacement of any missing equipment or parts that were in or on the vehicle when delivered; and (f) All Damage which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force. Replacement of Sheet Metal and all other repairs must be made with Original Equipment Manufacturer parts. Your use or repair of the Vehicle must not invalidate any warranty. If You have not had the repairs made before the Vehicle is returned at the scheduled end of this lease, You will pay the estimated costs of such repairs, even if the repairs are not made prior to Holder's sale of the Vehicle. You will maintain the Odometer of the Vehicle so that it always reflects the Vehicle's actual mileage. If the odometer is at any time inoperative, You will provide us with reasonable evidence of the Vehicle's actual mileage at vehicle return. If You are unable to do so, You will pay us our estimate of any reduction of the Vehicle's wholesale value caused by the inability to determine the Vehicle's actual mileage.
- 28. VOLUNTARY EARLY TERMINATION AND RETURN OF THE VEHICLE
 You may terminate this lease early by returning the Vehicle to Lessor,
 unless Finance Company designates another place, and paying the
 following: (a) the difference, if any, between the Unpaid Adjusted Capitalized Cost and the Vehicle's Fair Market Wholesale Value, plus (b)
 all other amounts then due under this lease, plus (c) the Disposition
 Fee listed on the front of this lease in Section 3, "Other Charges."
 You will never pay more than the sum of the remaining payments, plus
 any excess wear and use and mileage charges, and all other amounts
 then due under this lease.
 - VOLUNTARY EARLY TERMINATION AND PURCHASE OF THE VEHICLE You may purchase the Vehicle from Lessor or a party designated by Holder at any time for a purchase price that cannot exceed the following:

 (a) past due payments at the time of the purchase, plus (b) all other amounts then due under the lease (except excess wear and use and mileage charges), plus (c) any other charges, including the purchase option fee in Section 10, "Purchase Option at End of Lease Term", connected to the early termination and purchase, plus (d) the Unpaid Adjusted Capitalized Cost. You may also be charged for any taxes and other charges incidental to the sale. Payment of the purchase price will salisfy Your liabilities under this lease.
 - Unpaid Adjusted Capitalized Cost is reduced on each payment due date. It is calculated by reducing the Adjusted Capitalized Cost each month by the difference between the Base Monthly Payment and the part of the Rent Charges earned in that month on an actuarial basis. Rent Charges are earned when due. Lessor or Finance Company will provide You with a written explanation of the actuarial method upon Your request.
- Fair Market Wholesale Value, at Your option, will be: (a) an amount agreed to by You and Finance Company, or (b) the value which could be realized at the wholesale sale of the Vehicle, as determined by a professional appraisal obtained by You at Your expense from an independent third party agreeable to Finance Company at least 3 days prior to any scheduled sale date of the Vehicle, or (c) if not established by agreement or appraisal, the net amount received by Finance Company, Holder or its designated intermediary upon the sale of the Vehicle at wholesale.

Please contact Finance Company at the telephone number or website listed on the front of this lease if You have any questions regarding terminating Your lease.

EV. CAFEE

A DEFAULT AND LOSS OF VEHICLE

29. DEFAULT You will be in default if (a) You fail to make any payment when due, or (b) a bankruptcy petition is filed by or against You, or (c) any governmental authority seizes the Vehicle and does not promptly and unconditionally release the Vehicle to You, or (d) You have provided false or misleading material information when applying for this lease, or (e) You fail to keep any other agreement in this lease.

27. YOUR ODOMETER OBLIGATIONS Federal law requires You to

or if you make a false statement.

complete a statement of the Vehicle's mileage at the end of this lease. You may be fined and/or imprisoned if you do not complete the disclosure.

30. LOSS OR DESTRUCTION OF VEHICLE If the Vehicle is stolen or destroyed, You will pay to Finance Company: (a) the Unpaid Adjusted Capitalized Cost, plus (b) all other amounts then due under this lease, minus (c) any insurance proceeds received by Finance Company. Gap Walver: If You had in effect the insurance required under this lease and Finance Company receives the full proceeds. You will pay to Finance.

that were in or on the vehicle when delivered; and (f) All Damage which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force. Replacement of Sheet Metal and all other repairs must be made with Original Equipment Manufacturer parts. Your use or repair of the Vehicle must not invalidate any warranty. If You have not had the repairs made before the Vehicle is returned at the scheduled end of this lease. You will pay the estimated costs of such repairs, even if the repairs are not made prior to Holder's sale of the Vehicle. You will maintain the Odometer of the Vehicle so that it always reflects the Vehicle's actual mileage. If the odometer is at any time inoperative, You will provide us with reasonable evidence of the Vehicle's actual mileage at vehicle return. If You are unable to do so, You will pay us our estimate of any reduction of the Vehicle's wholesale value caused by the inability to determine the Vehicle's actual mileage.

27. YOUR ODOMETER OBLIGATIONS Federal law requires You to complete a statement of the Vehicle's mileage at the end of this lease. You may be fined and/or imprisoned if you do not complete the disclosure or if you make a false statement.

Unpaid Adjusted Capitalized Cost is reduced on each payment due month by the difference between the Base Monthly Payment and the part of the Rent Charges earned in that month on an actuarial basis. Rent Charges are earned when due. Lessor or Finance Company will provide You with a written explanation of the actuarial method upon

Fair Market Wholesale Value, at Your option, will be: (a) an amount agreed to by You and Finance Company, or (b) the value which could be realized at the wholesale sale of the Vehicle, as determined by a professional appraisal obtained by You at Your expense from an independent third party agreeable to Finance Company at least 3 days prior to any scheduled sale date of the Vehicle, or (c) if not established by agreement or appraisal, the net amount received by Finance Company, Holder or its designated intermediary upon the sale of the Vehicle at

Please contact Finance Company at the telephone number or website listed on the front of this lease if You have any questions regarding terminating Your lease.

DEFAULT AND LOSS OF VEHICLE

- 29. DEFAULT You will be in default if (a) You fail to make any payment when due, or (b) a bankruptcy petition is filed by or against You, or (c) any governmental authority seizes the Vehicle and does not promptly and unconditionally release the Vehicle to You, or (d) You have provided false or misleading material information when applying for this lease, or (e) You fail to keep any other agreement in this lease.
 - If You are in default, and You have not exercised Your rights in Section 28, the "VOLUNTARY EARLY TERMINATION" paragraph, Finance Company may cancel this lease, take back the Vehicle and sell it at a public or private sale. You also give Finance Company the right to go on Your property to peacefully retake the Vehicle. Even if Finance Company retakes the Vehicle, You must still pay at once: (a) the difference, if any, between the Unpaid Adjusted Capitalized Cost and the Fair Market Wholesale Value, plus (b) all other amounts then due under this lease. You must also pay all expenses, including reasonable attorney's fees, payable by Finance Company to obtain and hold the Vehicle, collect amounts due and enforce Holder's rights under this lease. You authorize Finance Company to cancel Your insurance and apply any proceeds to Your obligation.
- 30. LOSS OR DESTRUCTION OF VEHICLE If the Vehicle is stolen or destroyed, You will pay to Finance Company: (a) the Unpaid Adjusted Capitalized Cost, plus (b) all other amounts then due under this lease, minus (c) any insurance proceeds received by Finance Company. Gap Waiver: If You had in effect the insurance required under this lease and Finance Company receives the full proceeds, You will pay to Finance Company: (a) any past due monthly lease payments, plus (b) the amount of the applicable insurance deductible, plus (c) all other amounts then due under this lease. Even if the Vehicle is insured, until Finance Company receives the appropriate amount above, You are responsible for the scheduled monthly payments.

ADDITIONAL INFORMATION

- 31. ASSIGNMENT AND ADMINISTRATION When You and Lessor sign this lease, Lessor will assign it to Holder. Finance Company or a substitute will administer this lease. You must then pay all amounts due under this lease to Finance Company. All payments must be made in I U.S. funds: of B 1986 eyest OF million to a
 - If Finance Company is not the Holder of this lease, Holder has appointed a Finance Company as its agent. As agent for Holder, Finance Company has the power to act on Holder's behalf to administer, enforce, and defend this lease. If Lessor has agreed to repair or maintain the Vehicle, obtain any insurance or perform any other service, You will look only to the Lessor for these services: un 1000, 15 to Inputing statistics mura
- 32. TAXES You will promptly pay all fees, charges, and taxes relating to the lease or Vehicle (except for Lessor's or Holder's income taxes). You've will pay these amounts even if they are assessed after lease end.
- 33. TITLING The Vehicle will be titled in the name of Holder. You will register the Vehicle as directed by Finance Company. You will pay all license, title and registration costs.
- 34. INDEMNITY You will indemnify and hold harmless Lessor, Finance Company and Holder and their assigns from any loss or damage to the Vehicle and its contents and from all claims, losses, injuries, expenses and costs related to the use, maintenance, or condition of the Vehicle. You will promptly pay all fines and tickets imposed on the Vehicle or its driver. If You do not pay, You will reimburse Finance Company and pay a \$20 administration fee, unless prohibited by law, for every such fine, ticket, or penalty that must be paid on Your behalf.

- 35. SECURITY DEPOSIT Your security deposit may be used by Finance Company to pay all amounts that You fail to pay under this lease. You will not receive any interest, profits or other earnings on Your security deposit(s).
- 36. CONSUMER REPORTS: You authorize Finance Company and Holder to-obtain consumer credit reports from consumer reporting agencies (credit bureaus) for any reason and at any time in connection with this
- 37. SERVICING AND COLLECTION You agree that Lessor, Finance Company, Holder and their affiliates, agents and service providers may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons. You also expressly consent and agree that Lessor, Finance Company, Holder and their affiliates, rial agents and service providers may use written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. You agree that Lessor, Finance Company, Holder and their affiliates, agents and service providers may use any email address or any telephone number you provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether you incur
- 38. GENERAL Except as otherwise provided by the law of the state where You reside, the law that will apply to this lease is the law of the state where the Lessor's place of business is, as set forth on the front of the lease. If that law does not allow any of the agreements in this lease, the ones that are not allowed will be void. The rest of this lease will still be

READ THIS ARBITRATION PROVISION CAREFULLY AND IN ITS ENTIRETY ARBITRATION

Arbitration is a method of resolving any claim, dispute, or controversy (collective, a "Claim") without filing a lawsuit in court. Either you or Lessor/Finance Company/Holder ("us" or "we") (each, a "Party") may choose at any time, including after a lawsuit is filed, to have any Claim related to this contract decided by arbitration. Neither party waives the right to arbitrate by first filing suit in a court of law. Claims include but are not limited to the following: 1) claims in contract, tort, regulatory or otherwise; 2) Claims regarding the interpretation, scope, or validity of this provision, or arbitration, or arbitration; or arbitration; a rising out of or relating to your application for credit, this contract, or any resulting transaction or relationship, including that with the dealer, or any such relationship with

- RIGHTS YOU AND WE AGREE TO GIVE UP
 If either you or we choose to arbitrate a Claim, then you and we agree to waive the following rights:

 - RIGHT TO A TRIAL, WHETHER BY A JUDGE OR JURY RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR A CLASS MEMBER IN ANY CLASS CLAIM YOU MAY HAVE AGAINST US WHETHER IN COURT OR IN ARBITRATION
 - BROAD RIGHTS TO DISCOVERY AS ARE AVAILABLE IN A LAWSUIT RIGHT TO APPEAL THE DECISION OF AN ARBITRATOR OTHER RIGHTS THAT ARE AVAILABLE IN A LAWSUIT OF SEARCH ON A CASE SYAH GOY TAH

RIGHTS YOU AND WE DO NOT GIVE UP: If a Claim is arbitrated, you and we will continue to have the following rights, without waiving this arbitration provision as to any Claim: 1) Right to file bankruptcy in court; 2) Right to enforce the ownership interest in the vehicle, whether by repossession or through a court of law; 3) Right to take legal action to enforce the arbitrator's decision; 4) Right to request that a court of law review whether the arbitrator.

YOU OF WE TRAY choose the American Arbitration Associated the American Arbitrator.

Company retakes the Vehicle, You must still pay at once: (a) the difference, if any, between the Unpaid Adjusted Capitalized Cost and the Fair Market Wholesale Value, plus (b) all other amounts then due under this lease. You must also pay all expenses, including reasonable attorney's fees, payable by Finance Company to obtain and hold the Vehicle, collect amounts due and enforce Holder's rights under this lease. You authorize Finance Company to cancel Your insurance and apply any proceeds to Your obligation.

and of Separative scheme in the contribution of the contribution o elleptides semples to built value of the 194 The Washington of the form of the Search.

ADDITIONAL INFORMATION

- 31. ASSIGNMENT AND ADMINISTRATION When You and Lessor sign this lease, Lessor will assign it to Holder. Finance Company or a substitute will administer this lease. You must then pay all amounts due under this lease to Finance Company. All payments must be made in I U.S. funds, as some out, onto something about 01 minus beviewed for
 - If Finance Company is not the Holder of this lease. Holder has appointed Finance Company as its agent. As agent for Holder, Finance Company has the power to act on Holder's behalf to administer, enforce, and defend this lease. If Lessor has agreed to repair or maintain the Vehicle, obtain any insurance or perform any other service, You will look only to the Lessor for these services, on 1000,7% to mesons of fileshob membran
- 32. TAXES You will promptly pay all fees, charges, and taxes relating to the lease or Vehicle (except for Lessor's or Holder's income taxes). You will pay these amounts even if they are assessed after lease end?" Will
- 33. TITLING The Vehicle will be titled in the name of Holder. You will register the Vehicle as directed by Finance Company. You will pay all license, title and registration costs Agreed Upon Grass Value:
- 34. INDEMNITY You will indemnify and hold harmless Lessor, Finance Company and Holder and their assigns from any loss or damage to the Vehicle and its contents and from all claims, losses, injuries, expenses and costs related to the use, maintenance, or condition of the Vehicle. You will promptly pay all fines and tickets imposed on the Vehicle or its driver. If You do not pay, You will reimburse Finance Company and pay a \$20 administration fee, unless prohibited by law, for every such fine, ticket, or penalty that must be paid on Your behalf.

- 35, SECURITY DEPOSIT Your security deposit may be used by Finance Company to pay all amounts that You fail to pay under this lease. You will not receive any interest, profits or other earnings on Your security deposit(s).
- 36. CONSUMER REPORTS: You authorize Finance Company and Holder to-obtain-consumer credit reports from consumer reporting agencies (credit bureaus) for any reason and at any time in connection with this lease.
- 37. SERVICING AND COLLECTION You agree that Lessor, Finance Company, Holder and their affiliates, agents and service providers may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons. You also expressly consent and agree that Lessor, Finance Company, Holder and their affiliates, agents and service providers may use written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. You agree that Lessor, Finance Company, Holder and their affiliates, agents and service providers may use any email address or any telephone number you provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result.
- 38. GENERAL Except as otherwise provided by the law of the state where You reside, the law that will apply to this lease is the law of the state where the Lessor's place of business is, as set forth on the front of the lease. If that law does not allow any of the agreements in this lease, the ones that are not allowed will be void. The rest of this lease will still be trade in Trumbs and other in feetbalk is taget entries

beat of Million and a mounth

READ THIS ARBITRATION PROVISION CAREFULLY AND IN ITS ENTIRETY ARBITRATION

Arbitration is a method of resolving any claim, dispute, or controversy (collective, a "Claim") without filing a lawsuit in court. Either you or Lessor/Finance Company/Holder ("us" or "we") (each, a "Party") may choose at any time, including after a lawsuit is filed, to have any Claim related to this contract decided by arbitration. Neither party waives the right to arbitrate by first filing suit in a court of law. Claims include but are not limited to the following: 1) Claims in contract, tort, regulatory or otherwise; 2) Claims regarding the interpretation, scope, or validity of this provision, or arbitrability of any issue except for class certification; 3) Claims between you and us, our employees, agents, successors, assigns, subsidiaries, or affiliates; 4) Claims arising out of or relating to your application for credit, this contract, or any resulting transaction or relationship, including that with the dealer; or any such relationship with third parties who do not sign this contract.

RIGHTS YOU AND WE AGREE TO GIVE UP

RIGHTS YOU AND WE AGREE TO GIVE UPIf either you or we choose to arbitrate a Claim, then you and we agree to waive the following rights:

- RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR A CLASS MEMBER IN ANY CLASS CLAIM YOU MAY HAVE AGAINST US WHETHER IN COURT OR IN ARBITRATION WHETHER IN COURT OR IN ARBITRATION

 BROAD RIGHTS TO DISCOVERY AS ARE AVAILABLE IN A LAWSUIT

 RIGHT TO APPEAL THE DECISION OF AN ARBITRATOR

 OTHER RIGHTS THAT ARE AVAILABLE IN A LAWSUIT

RIGHTS YOU AND WE DO NOT GIVE UP: If a Claim is arbitrated, you and we will continue to have the following rights, without waiving this arbitration provision as to any Claim: 1) Right to file bankruptcy in court; 2) Right to enforce the ownership interest in the vehicle, whether by repossession or through a court of law; 3) Right to take legal action to enforce the arbitrator's decision; 4) Right to request that a court of law review whether the arbitrator exceeded its authority; and 5) Right to seek remedies in small claims court for disputes or claims within that court's jurisdiction.

You or we may choose the American Arbitration Association, 1-800-778-7879 (www.adr.org), or any other organization subject to our approval, to conduct the arbitration. The applicable rules (the "Rules") may be obtained from the selected organization. If there is a conflict between the Rules and this contract, this contract shall govern. This contract is subject to the Federal Arbitration Act (9 U.S.C. § 1 et seq.). The arbitration decision shall be in writing with a supporting opinion. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. To the extent that the total of your filling, administration, service or case management fee and your arbitrator or hearing fee exceeds \$200, we will pay the amount in excess of \$200, upones or the pay area by its of the latel or pulses have the payer are allocated in the owner its believe the feet are reallocated in the owner its believe. unless you choose to pay one-half of the total or unless the fees are reallocated in the award under applicable law or the organization's rules.

Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. Any portion of this arbitration provision that is unenforceable shall be severed, and the remaining provisions shall be enforced. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this arbitration provision shall be unenforceable. The validity and scope of the waiver of class action rights shall be decided by the court and not by the arbitrator.

19 THE CONTRACT OF CERSEE THAT S CONTRACT ON THE STATE OF COST